



Long Term Care Insurance

See also: [Long Term Care Services in the States](#), [Nursing Homes](#) and [Assisted Living](#)

Public policy interest in long-term care insurance has steadily increased in response to the rising costs of in-home and institutional care. Currently two-thirds of all nursing home residents are supported through Medicaid with less than 3% of total nursing home expenditures paid by long term care insurance. With the increased costs of long term care in institutional, community and in-home settings, public policy analysts are concerned about how families will pay the costs of long term care without spending down assets to qualify for public assistance. Unfortunately many adults are unaware that the costs of personal support services and that long-term health care services are not covered by Medicare or other health insurance policies. Recently Congress passed legislation that will subsidize federal employee group long term care insurance plans similar to their current federal health insurance benefit. The U.S. Health Care Financing Administration state health insurance information, counseling and assistance programs for older adults now include information about long term care insurance policies.

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- [Statistics on Nursing Home Costs](#)
- [Long Term Care Insurance Industry Associations](#)

Consumer Information

Understanding Private Long Term Care Insurance (AARP)

<http://www.aarp.org/financial-insurance/Articles/a2002-08-13-InsuranceLongTermCare.html>

Questions to Ask Before Buying Long Term Care Insurance (ElderLaw Answers)

<http://www.elderlawanswers.com/checkLTC.asp>

Guide to Long Term Care Insurance (download adobe file)

(Health Insurance Association of America)

<http://www.hiaa.org/consumer/guideltc.cfm>

Understanding Long Term Care Insurance

(American Health Care Association)

http://www.longtermcareliving.com/pdf/ltc_insurance.pdf

Long Term Care: What are Your Options

(Women's Institute for a Secure Retirement)

http://www.wiser.heinz.org/special_report_ltc.html

Insuring Your Future: What Caregivers Need to Know About

Long-Term Care Insurance

(Family Caregivers Alliance)

http://www.caregiver.org/national_center/insuring_your_future.pdf

Do You Need Long Term Care Insurance – Consider Your Situation

(Ohio Department of Insurance)

<http://www.ohioinsurance.gov/consumserv/scripts/pubdisp.asp?pubtype=LTC&pagesequum=1>

Avoid Fraud When Buying Long Term Care Insurance – A Guide for Consumers and Their Families

(Consumerlawpage.com)

<http://consumerlawpage.com/article/insure.shtml>

Information and Counseling Programs

Related Web Sites - State Health Insurance Counseling and Assistance Programs

(Centers for Medicare and Medicaid Services)

<http://www.medicare.gov/Contacts/Related/Ships.asp>

Interactive Map of State Regulators

(National Association of Insurance Commissions)

http://www.naic.org/state_contacts/sid_websites.htm

Long Term Care Insurance for Federal Employees

Federal Long Term Care Insurance Program

(Office of Personnel Management)

<http://www.opm.gov/insure/ltc/index.htm>

Did You Know? Long Term Care Facts

(Office of Personnel Management)

<http://www.opm.gov/insure/ltc/snippets.htm>

State Long Term Care Tax Incentives

(Office of Personnel Management)

http://www.opm.gov/insure/ltc/state_incentives/index.htm

Legislation Establishing the Federal Long Term Care Insurance Program

(Office of Personnel Management)

<http://www2.opm.gov/INSURE/ltc/legislation.htm>

Public/Private Partnerships for Long Term Care Insurance

Partnership for Long Term Care

(University of Maryland Center on Aging)

<http://www.inform.umd.edu/aging/PLTC/index.html>

California Partnership for Long Term Care

<http://www.dhs.ca.gov/cpltc/>

Connecticut Partnership for Long Term Care

<http://www.opm.state.ct.us/pdpd4/ltc/home.htm>

Indiana Long Term Care Insurance Program

<http://www.in.gov/fssa/iltcp/>

New York State Partnership for Long Term Care

<http://www.nyspltc.org/>

Public Policy

Long Term Care Financing: Blue Prints for Reform

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/events/062002.html>

Long-Term Care Insurance: Protecting Consumers From Hidden Rate Hikes

(U.S. Senate Special Committee on Aging)

<http://aging.senate.gov/oas/hr58.htm>

Research and Other Developments of Interest in Employer Group Long-Term Care Insurance (April 1999)

(Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services)

<http://aspe.os.dhhs.gov/daltcp/reports/Rn19.htm>

Projections of Expenditures for Long Term Care Services for the Elderly

(Congressional Budget Office)

<http://www.cbo.gov/execsum.cfm?index=1123&from=1&file=exsum.htm>

Up to 23 percent of Elderly Americans Could Be Rejected for Private

Long-Term Care Insurance at Age 65

(Agency for Health Care Research and Quality)

<http://www.ahcpr.gov/research/jan96/dept3.htm> - head1

Preliminary Data from a Survey of Employers Offering Group Long-Term Care Insurance to Their Employees

(Office of Assistant Secretary for Planning and Evaluation, Department of Health and Human Services)

<http://aspe.os.dhhs.gov/daltcp/reports/ltinires.htm>

Policy and Research Studies

Private Long Term Care Insurance: Who Should Buy It and What Should They Buy?

(Kaiser Family Foundation)

<http://www.kff.org/content/2003/6072/>

Regulation of Private Long Term Care Insurance: Implementation Experience and Key Issues

(Kaiser Family Foundation)

<http://www.kff.org/content/2003/6073/>

Inflation Protection and Long Term Care Insurance:

Finding the Gold Standard of Adequacy

(Public Policy Institute, AARP)

http://research.aarp.org/health/2002_09_inflation.html

Program to Promote Long Term Care Insurance for the Elderly

(Robert Wood Johnson Foundation)

<http://rwjf.org/reports/npreports/elderlye.htm>

Long-Term Care Insurance: An Assessment of States' Capacity to Review and Regulate Rates

(Public Policy Institute, AARP)

http://research.aarp.org/il/2002_02_ltc_1.html

Care Management and Quality Assurance Under Long Term Care Insurance

(Center for the Advanced Study of Aging Services, University of California at Berkeley)

http://cssr.berkeley.edu/aging/pdfs/CareQA_entire.pdf

Assuring Quality Care Management Under Long Term Care Insurance: Summary and Conclusions

(Center for the Advanced Study of Aging Services, University of California at Berkeley)

http://cssr.berkeley.edu/aging/pdfs/QALTC_entire.pdf

Long Term Care Insurance and the New Tax Law (1998)

(Public Policy Institute, AARP)

http://research.aarp.org/health/fs7r_ltcclaw.html

Statistics on Nursing Home Costs

Nursing Home Costs Average \$181 Per Day in U.S. 2003 Metlife Market Survey Reports Costs Vary Widely From Region to Region (2003)

(Met Life)

<http://www.metlife.com/Applications/Corporate/WPS/CDA/PageGenerator/0,1674,P250~S465,00.html?BTNGO.X=13\&BTNGO.Y=8>

Nursing Home Costs Average \$168 per Day in U.S. (2002)

(Met Life)

<http://www.metlife.com/Applications/Corporate/WPS/CDA/PageGenerator/0,,P250~S349~AP,00.html>

Nursing home average monthly charges per resident and percent of residents, according to primary source of payments and selected facility characteristics: United States, 1985, 1995, and 1999

(National Center for Health Statistics, U.S. Centers for Disease Control)

<http://www.cdc.gov/nchs/products/pubs/pubd/hus/tables/2001/01hus124.pdf>

Nursing home average monthly charges per resident and percent of residents, according to selected facility and resident characteristics: United States, 1977, 1985, 1995, 1997, and 1999

(National Center for Health Statistics, U.S. Centers for Disease Control)

<http://www.cdc.gov/nchs/products/pubs/pubd/hus/tables/2001/01hus123.pdf>

Nursing Home Care Expenditures Aggregate and per Capita Amounts and Percent Distribution, by Source of Funds: Selected Calendar Years 1980-2001

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/statistics/nhe/historical/t7.asp>

Nursing Home Care Expenditures Aggregate and per Capita Amounts, Percent Distribution and Average Annual Percent Change by Source of Funds: Selected Calendar Years 1980-2011

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/statistics/nhe/projections-2001/t14.asp>

1980-1998 State Estimates -- All Payers -- Nursing Home Care

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/statistics/nhe/state-estimates-provider/us90.asp>

1980-1998 State Estimates -- Medicare -- Nursing Home Care

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/statistics/nhe/state-estimates-provider/mcare90.asp>

1980-1998 State Estimates -- Medicaid -- Nursing Home Care

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/statistics/nhe/state-estimates-provider/mcaid90.asp>

Long Term Care Insurance Industry Associations

American Association for Long Term Care Insurance

<http://www.aaltci.org/>

Center for Long Term Care Financing

<http://www.centerltc.org/>

Long Term Care Insurance Section – Society of Actuaries

<http://www.soa.org/sections/lhci.html>

Long Term Care Insurance National Advisory Council

<http://www.longtermcareinsurance.org/>

Health Insurance Association of America

<http://www.hiaa.org/>

HIAA Long Term Care Insurance Company Directory

<http://www.hiaa.org/consumer/lhcdirec.cfm>

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